

SERFF Tracking Number: CEUL-127160881 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 48749
 Company Tracking Number: AR_LOG CHAMPUS_2011
 TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
 Product Name: LOG CHAMPUS 2011
 Project Name/Number: LOG CHAMPUS 2011/

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: LOG CHAMPUS 2011 SERFF Tr Num: CEUL-127160881 State: Arkansas
 TOI: H05 Health - Champus/Tricare Supplement SERFF Status: Closed-Approved- Closed State Tr Num: 48749
 Sub-TOI: H05.000 Health - Champus/Tricare Supplement Co Tr Num: AR_LOG CHAMPUS_2011 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Rosalind Minor
 Authors: Elizabeth Tseng, Allie Zhou, Cindy Hu Disposition Date: 05/13/2011
 Date Submitted: 05/12/2011 Disposition Status: Approved-Closed
 Implementation Date Requested: 10/01/2011 Implementation Date:

State Filing Description:

General Information

Project Name: LOG CHAMPUS 2011 Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 10% Filing Status Changed: 05/13/2011
 State Status Changed: 05/13/2011
 Deemer Date: Created By: Elizabeth Tseng
 Submitted By: Elizabeth Tseng Corresponding Filing Tracking Number:
 Filing Description:

An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience. These policies were written by Life Insurance Company of Georgia NAIC # 65471. Life Insurance Company of Georgia (NAIC# 65471) merged on 12/31/05 to become Jackson National Life Insurance Company. The block of business was purchased by Central United Life Insurance Company. Through coinsurance, Central United Life Insurance Company is entitled to exercise all contractual rights and privileges of Life Insurance Company of Georgia under the coinsured policies in accordance with the terms, provisions and conditions of such coinsured policies, according to the Life Insurance Company of Georgia and Central United Life Company Coinsurance Reinsurance Agreement.

SERFF Tracking Number: CEUL-127160881 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 48749
 Company Tracking Number: AR_LOG CHAMPUS_2011
 TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
 Product Name: LOG CHAMPUS 2011
 Project Name/Number: LOG CHAMPUS 2011/

Central United Life Insurance Company bills the premium on these policies and pays the claims, Central United Life Insurance Company files for rate increases from time to time in all states in which there are coinsured policies.

The Company is requesting a 10% rate increase. The increase will be applied uniformly to all policyholders within the state.

We appreciate the Department's time and consideration in the review of this filing.

Company and Contact

Filing Contact Information

Cindy Hu, Rates Supervisor chu@manhattanlife.com
 Wortham Tower 713-821-6450 [Phone]
 2727 Allen Parkway 713-529-9425 [FAX]
 Suite 500
 Houston, TX 77019-2100

Filing Company Information

Central United Life Insurance Company CoCode: 61883 State of Domicile: Arkansas
 Wortham Tower Group Code: 117 Company Type:
 2727 Allen Parkway Group Name: State ID Number:
 Suite 500 FEIN Number: 42-0884060
 Houston, TX 77019-2100
 (713) 529-0045 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Rates= \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	05/12/2011	47506932

SERFF Tracking Number: CEUL-127160881 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 48749
 Company Tracking Number: AR_LOG CHAMPUS_2011
 TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
 Product Name: LOG CHAMPUS 2011
 Project Name/Number: LOG CHAMPUS 2011/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	05/13/2011	05/13/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	05/12/2011	05/12/2011	Allie Zhou	05/13/2011	05/13/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Type	Note To Filer	Rosalind Minor	05/12/2011	05/12/2011

SERFF Tracking Number: CEUL-127160881 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 48749
 Company Tracking Number: AR_LOG CHAMPUS_2011
 TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
 Product Name: LOG CHAMPUS 2011
 Project Name/Number: LOG CHAMPUS 2011/

Disposition

Disposition Date: 05/13/2011

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 5% level rate increase on your submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	10.000%	10.000%	\$96	1	\$961	10.000%	10.000%

SERFF Tracking Number: CEUL-127160881 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 48749
 Company Tracking Number: AR_LOG CHAMPUS_2011
 TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
 Product Name: LOG CHAMPUS 2011
 Project Name/Number: LOG CHAMPUS 2011/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Actuarial Memorandum & Exhibits	Approved-Closed	No
Rate	Rate Sheet	Approved-Closed	Yes
Rate	Rate Sheet	Approved-Closed	Yes

SERFF Tracking Number: CEUL-127160881 State: Arkansas
Filing Company: Central United Life Insurance Company State Tracking Number: 48749
Company Tracking Number: AR_LOG CHAMPUS_2011
TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
Product Name: LOG CHAMPUS 2011
Project Name/Number: LOG CHAMPUS 2011/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/12/2011

Submitted Date 05/12/2011

Respond By Date

Dear Cindy Hu,

This will acknowledge receipt of the captioned filing.

Objection 1

- Actuarial Memorandum & Exhibits (Supporting Document)

Comment:

Our Department has thoroughly reviewed your request for a 10% rate increase on this submission.

Based on the fact that the Arkansas Experience is not creditable and the number of increases since 1999, we will approve a maximum of 5%. If you wish to accept this amount, please send the revised rates.

We appreciate your understanding and cooperation.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: CEUL-127160881 State: Arkansas
Filing Company: Central United Life Insurance Company State Tracking Number: 48749
Company Tracking Number: AR_LOG CHAMPUS_2011
TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
Product Name: LOG CHAMPUS 2011
Project Name/Number: LOG CHAMPUS 2011/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/13/2011
Submitted Date 05/13/2011

Dear Rosalind Minor,

Comments:

Response 1

Comments: We will accept a reduced rate increase of 5%. Please find the revised rate sheet in the Rate/Rule Schedule tab. Thank you.

Related Objection 1

Applies To:

- Actuarial Memorandum & Exhibits (Supporting Document)

Comment:

Our Department has thoroughly reviewed your request for a 10% rate increase on this submission.

Based on the fact that the Arkansas Experience is not creditable and the number of increases since 1999, we will approve a maximum of 5%. If you wish to accept this amount, please send the revised rates.

We appreciate your understanding and cooperation.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
Rate Sheet	0800	Revised	Previous State Filing Number Percent Rate Change Request	0

SERFF Tracking Number: CEUL-127160881 *State:* Arkansas
Filing Company: Central United Life Insurance Company *State Tracking Number:* 48749
Company Tracking Number: AR_LOG CHAMPUS_2011
TOI: H05 Health - Champus/Tricare Supplement *Sub-TOI:* H05.000 Health - Champus/Tricare Supplement
Product Name: LOG CHAMPUS 2011
Project Name/Number: LOG CHAMPUS 2011/

Sincerely,
Allie Zhou, Cindy Hu, Elizabeth Tseng

SERFF Tracking Number: CEUL-127160881 *State:* Arkansas
Filing Company: Central United Life Insurance Company *State Tracking Number:* 48749
Company Tracking Number: AR_LOG CHAMPUS_2011
TOI: H05 Health - Champus/Tricare Supplement *Sub-TOI:* H05.000 Health - Champus/Tricare Supplement
Product Name: LOG CHAMPUS 2011
Project Name/Number: LOG CHAMPUS 2011/

Note To Filer

Created By:

Rosalind Minor on 05/12/2011 02:20 PM

Last Edited By:

Rosalind Minor

Submitted On:

05/13/2011 12:21 PM

Subject:

Filing Type

Comments:

Under the General Instruction tab, the type of insurance that is showing up on my side is "Form" filing when in fact it is a rate filing.

Could you amend that on your end so it will show the correct type of filing?

SERFF Tracking Number: CEUL-127160881 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 48749
 Company Tracking Number: AR_LOG CHAMPUS_2011
 TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
 Product Name: LOG CHAMPUS 2011
 Project Name/Number: LOG CHAMPUS 2011/

Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 10.000%
 Effective Date of Last Rate Revision: 09/01/2010
 Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	N/A	10.000%	10.000%	\$96	1	\$961	10.000%	10.000%

SERFF Tracking Number: CEUL-127160881 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 48749
 Company Tracking Number: AR_LOG CHAMPUS_2011
 TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
 Product Name: LOG CHAMPUS 2011
 Project Name/Number: LOG CHAMPUS 2011/

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 05/13/2011	Rate Sheet	0800	New		AR_Exh A - Premiums.pdf
Approved-Closed 05/13/2011	Rate Sheet	0800	Revised	Previous State Filing Number: Percent Rate Change Request:	AR_Exh A - Premiums (5%).pdf

Jackson National Life Insurance Company (NAIC # 65056)

Actuarial Memorandum for Individual A&H Rate Increase
Policy Forms 800-94 and 900-94

Exhibit A - Current and Proposed Premiums

Form	Inforce	Current	Percent Increase	Proposed
0800	1	\$960.96	10.0%	\$1,057.05
Total	1	\$960.96		\$1,057.05
Average		\$960.96		\$1,057.05

Central United Life Insurance Company (NAIC # 61883)

Actuarial Memorandum for Individual A&H Rate Increase
Policy Forms 800-94 and 900-94

Exhibit A - Current and Proposed Premiums

Form	Inforce	Current	Percent Increase	Proposed
0800	1	\$960.96	5%	\$1,009.01
Total	1	\$960.96		\$1,009.01
Average		\$960.96		\$1,009.01

SERFF Tracking Number: CEUL-127160881 State: Arkansas
 Filing Company: Central United Life Insurance Company State Tracking Number: 48749
 Company Tracking Number: AR_LOG CHAMPUS_2011
 TOI: H05 Health - Champus/Tricare Supplement Sub-TOI: H05.000 Health - Champus/Tricare Supplement
 Product Name: LOG CHAMPUS 2011
 Project Name/Number: LOG CHAMPUS 2011/

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	05/13/2011
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	05/13/2011
Bypass Reason:	N/A		
Comments:			